

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:	§	Case No. 09-00824-PSH
	§	
VERONICA ORTEGA	§	
	§	
	§	
Debtor(s)	§	

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATION FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that David P. Leibowitz, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 South Dearborn Street, Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:30 a.m. on 11/23/2010, in Courtroom 644, United States Courthouse, 219 South Dearborn Street, Chicago, IL 60604. If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 10/26/2010

By: /s/ David P. Leibowitz
(Trustee)

David P. Leibowitz
420 West Clayton St
Waukegan, IL, 60085

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NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: § Case No. 09-00824-PSH
§
VERONICA ORTEGA §
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§
Debtor(s) §

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$4,079.84
and approved disbursements of \$1,121.06
leaving a balance on hand of¹: \$2,958.78

Claims of secured creditors will be paid as follows: NONE

Total to be paid to secured creditors: \$0.00
Remaining balance: \$2,958.78

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
DAVID P. LEIBOWITZ, Trustee Fees	\$739.70	\$0.00	\$739.70
David P. Leibowitz, Trustee Expenses	\$67.26	\$0.00	\$67.26

Total to be paid for chapter 7 administrative expenses: \$806.96
Remaining balance: \$2,151.82

Applications for prior chapter fees and administrative expenses have been filed as follows: NONE

Total to be paid to prior chapter administrative expenses: \$0.00

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of disbursement of the additional interest.

Remaining balance: \$2,151.82

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are: NONE

Total to be paid to priority claims: \$0.00
Remaining balance: \$2,151.82

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$29,538.91 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 7.3 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amt. of Claim	Interim Payments to Date	Proposed Amount
1	Capital Recovery II Assignee of CARE CREDIT MAUREEN O FRASER DDS	\$870.66	\$0.00	\$63.43
2	TARGET NATIONAL BANK	\$4,775.01	\$0.00	\$347.84
3	Recovery Management Systems Corporation/ Sears - SEARS PREMIER CAR	\$702.90	\$0.00	\$51.20
4	Recovery Management Systems Corporation, GE Capital - Old Navy	\$310.06	\$0.00	\$22.59
5	Recovery Management Systems Corporation GE Capital - Sam's Club	\$1,256.87	\$0.00	\$91.56
6	CHASE BANK USA	\$10,335.53	\$0.00	\$752.91
7	Roundup Funding, LLC/ World Financial Network National Bank - Victoria's Secret	\$633.64	\$0.00	\$46.16
8	Sallie Mae	\$864.09	\$0.00	\$62.95
9	United States Department of Education	\$9,790.15	\$0.00	\$713.18

Total to be paid to timely general unsecured claims: \$2,151.82
Remaining balance: \$0.00

Tardily filed claims of general (unsecured) creditors totaling \$3,650.40 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amt. of Claim	Interim Payments to Date	Proposed Amount
10	Wells Fargo Bank, N.A.	\$3,650.40	\$0.00	\$0.00

Total to be paid to tardily filed general unsecured claims: \$0.00
Remaining balance: \$0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows: NONE

Total to be paid for subordinated claims: \$0.00
Remaining balance: \$0.00

Prepared By: /s/ David P. Leibowitz
Trustee

David P. Leibowitz
420 West Clayton St
Waukegan, IL, 60085

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Service Page 6 of 7

CERTIFICATE OF NOTICE

District/off: 0752-1
Case: 09-00824

User: mrahmoun
Form ID: pdf006

Page 1 of 2
Total Noticed: 38

Date Rcvd: Oct 28, 2010

The following entities were noticed by first class mail on Oct 30, 2010.

db +Veronica Ortega, 2534 S Clarence #2, Berwyn, IL 60402-2659
aty +David M Menachof, David M Menachof, 2137 S Euclid Ave Suite 3, Berwyn, IL 60402-4966
tr +David P Leibowitz, ESQ, Leibowitz Law Center, 420 Clayton Street, Waukegan, IL 60085-4216
13039606 American General Finance, PO Box 790368, Saint Louis, MO 63179-0368
13039607 +Berwyn Police Dept/Collections Dept, 6401 W 31st St., Berwyn, IL 60402-3106
13724361 +CHASE BANK USA, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121-3132
13039608 Cardmember Service, PO Box 15153, Wilmington, DE 19886-5153
13039609 Cardmember Services, PO Box 15548, Wilmington, DE 19886-5133
13039610 Chase Card Services, PO Box 94014, Palatine, IL 60094-4014
13039611 Clear Complexions Rx Ltd, 36697 Treasury Center, Chicago, IL 60694-6600
13039612 +Collectcorp, PO Box 101928, Dept 4947A, Birmingham, AL 35210-6928
13039613 Direct Loans, US Department of Education, PO Box 9003, Niagara Falls, NY 14302-9003
13039615 +Heller and Frisone, Ltd., 33 N LaSalle St, Suite 1200, Chicago, IL 60602-2866
13039616 +John Scott Aiello DDS, Ltd., 927 S Mannheim Rd., Westchester, IL 60154-2565
13039617 +Loyola Univ. Physician Found., c/o Nationwide Credit & Collection, 9919 Roosevelt Rd,
Westchester, IL 60154-2774
13039618 +MacNeal Emergency c/o UCB, 5620 Southwyck Blvd, Toledo, OH 43614-1501
13921260 +Sallie Mae, c/o Sallie Mae Inc., 220 Lasley Ave, Wilkes-Barre, PA 18706-1496
13039621 Sallie Mae, Inc., Attn: Correspondence, PO Box 9500, Wilkes Barre, PA 18773-9500
13039623 Sears, PO Box 183081, Columbus, OH 43218-3081
13631109 +TARGET NATIONAL BANK, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121-3132
13039624 Target National Bank, PO Box 59317, Minneapolis, MN 55459-0317
13039625 +Target National Bank, c/o Blatt Hasenmiller, Leisker & M, 125 S Wacker Dr. Suite 400,
Chicago, IL 60606-4440
13961192 United States Department of Education, Direct Loan Servicing Center, P.O. Box 5609,
Greenville, TX 75403-5609
13039626 +Vasco Data Security Intl, 1901 S Meyers Rd, Suite 210, Villa Park, IL 60181-5206
13039627 Victoria's Secret, PO Box 659728, San Antonio, TX 78265-9728
13039628 Wells Fargo, PO Box 60510, Los Angeles, CA 90060-0510
13039630 Wells Fargo Auto Finance, PO Box 29704, Phoenix, AZ 85038-9704
14253605 +Wells Fargo Bank, N.A., 4137 121st Street, Urbandale, IA 50323-2310
13039632 Wells Fargo Financial Bank, PO Box 98791, Las Vegas, NV 89193-8791

The following entities were noticed by electronic transmission on Oct 28, 2010.

13611961 +E-mail/PDF: rmscedi@recoverycorp.com Oct 29 2010 02:39:09 Capital Recovery II,
Recovery Management Systems Corporation, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
13039612 +E-mail/Text: administration@collectcorp.com Collectcorp, PO Box 101928,
Dept 4947A, Birmingham, AL 35210-6928
13039614 E-mail/PDF: gecsed@recoverycorp.com Oct 29 2010 02:39:08 GE Money Bank, PO Box 960061,
Orlando, FL 32896-0061
13039619 +E-mail/PDF: rmscedi@recoverycorp.com Oct 29 2010 02:39:08 MCCBG/Old Navy, PO Box 29116,
Mission, KS 66201-1416
13039620 E-mail/PDF: gecsed@recoverycorp.com Oct 29 2010 02:59:54 Old Navy, PO Box 530942,
Atlanta, GA 30353-0942
13697364 +E-mail/PDF: rmscedi@recoverycorp.com Oct 29 2010 02:39:09
Recovery Management Systems Corporation, For Capital Recovery II,
As Assignee of Sears - SEARS PREMIER CAR, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
13697365 +E-mail/PDF: rmscedi@recoverycorp.com Oct 29 2010 02:39:09
Recovery Management Systems Corporation, For Capital Recovery II,
As Assignee of GE Capital - Old Navy, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
13697383 +E-mail/PDF: rmscedi@recoverycorp.com Oct 29 2010 02:39:09
Recovery Management Systems Corporation, For Capital Recovery II,
As Assignee of GE Capital - Sam's Club, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
13865691 E-mail/PDF: BNCEmails@blinellc.com Oct 29 2010 02:34:43 Roundup Funding, LLC, MS 550,
PO Box 91121, Seattle, WA 98111-9221
13039622 E-mail/PDF: gecsed@recoverycorp.com Oct 29 2010 02:39:08 Sam's Club, PO Box 530942,
Atlanta, GA 30353-0942

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13039629* Wells Fargo, PO Box 60510, Los Angeles, CA 90060-0510
13039631* Wells Fargo Auto Finance, PO Box 29704, Phoenix, AZ 85038-9704

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0752-1
Case: 09-00824

User: mrahmoun
Form ID: pdf006

Page 2 of 2
Total Noticed: 38

Date Rcvd: Oct 28, 2010

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 30, 2010

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.